

**KENTUCKY HOUSING CORPORATION
MORTGAGE LOAN APPLICATION
KENTUCKY ASSISTIVE TECHNOLOGY LOAN**

PROPERTY INFORMATION					
Subject Property Address (street, city, state & zip code)					
Legal Description of Subject Property (attach description or copy of deed if necessary)					
No. of Units	Year Built	Tax Assessment Value	Primary Residence? Yes No		
Current Liens against property:	First Mortgage: Amount: \$ _____ Lien-holder: _____	Second Mortgage: Amount: \$ _____ Lien-Holder: _____	Other liens: Amount: \$ _____ Lien-Holder: _____		
Name(s) under which title is held to the property (please use names as they appear on the deed):					
BORROWER INFORMATION					
BORROWER			CO-BORROWER		
Borrower's Name (include Jr. or Sr. if applicable):			Borrower's Name (include Jr. or Sr. if applicable):		
Social Security Number	Home Phone	Date of Birth	Social Security Number	Home Phone	Date of Birth
Marital Status ____ Married ____ Separated ____ Unmarried (include single, divorced, widowed)		No. of Dependents: ____ Ages: _____	Marital Status ____ Married ____ Separated ____ Unmarried (include single, divorced, widowed)		No. of Dependents: ____ Ages: _____
Present Address: (street, state, zip code) No. of years ____ ____ Own ____ Rent			Present Address: (street, state, zip code) No. of years ____ ____ Own ____ Rent		
If residing at present address less than two years, complete the following			If residing at present address less than two years, complete the following		
Former Address: (street, state, zip code) No. of Years ____ ____ Own ____ Rent			Former Address: (street, state, zip code) No. of Years ____ ____ Own ____ Rent		
Former Address: (street, state, zip code) No. of Years ____ ____ Own ____ Rent			Former Address: (street, state, zip code) No. of Years ____ ____ Own ____ Rent		
EMPLOYMENT INFORMATION					
BORROWER			CO-BORROWER		
Name & Address of Employer		Yrs on this job	Name & Address of Employer		Yrs on this job
____ Self Employed		Yrs in this line of work	____ Self Employed		Yrs in this line of work
Position/Title/Type of Business	Business Phone		Position/Title/Type of Business	Business Phone	

If employed in current position for less than two years or if currently employed in more than one position, complete the following:			
Name & Address of Employer	Yrs on this job	Name & Address of Employer	Yrs on this job
	Yrs in this line of work		Yrs in this line of work
_____ Self Employed		_____ Self Employed	
Name & Address of Employer	Yrs on this job	Name & Address of Employer	Yrs on this job
	Yrs in this line of work		Yrs in this line of work
_____ Self Employed		_____ Self Employed	
MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION			
Gross Monthly Income	Borrower		Total Monthly Income
Base Empl. Income			Combined Monthly Housing Expenses
Overtime			Amount
Bonuses			Rent
Commissions			First Mortgage (P/I)
Dividends/Interest			Other Financing
Net Rental Income			Hazard Insurance
Other Income (see next page)			Real Estate Taxes
Total Income			Mortgage Insurance
			Homeowners Assoc. Dues
			Other
			Total Expenses

****Describe Other Income – Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.**

B/C	Description of Income	Monthly Amount

ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise separate Statements and Schedules are required. If the Co-Borrower section was completed about a spouse, this Statement and supporting schedule must be completed about that spouse also. This application completed: ☐ Jointly ☐ Not Jointly

ASSETS		LIABILITIES		
List Checking and Savings Accounts Below			Monthly Pmnt and Months Left to Pay	Total Unpaid Balance
Financial Institution	Cash Value	Name of Company		
Other Assets (vehicles, real estate, etc.)	Value			
Total Value of Assets		Total Monthly Payments		

DECLARATIONS

If you answer “yes” to any questions A through H, please explain.

	Borrower		Co-Borrower	
A. Are there any outstanding judgments against you?	Yes	No	Yes	No
B. Have you been declared bankrupt within the past 7 years?	Yes	No	Yes	No
C. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	Yes	No	Yes	No
D. Are you a party to a lawsuit?	Yes	No	Yes	No
E. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond or loan guarantee.	Yes	No	Yes	No
F. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond or loan guarantee?	Yes	No	Yes	No
G. Are you obligated to pay alimony, child support, or separate maintenance?	Yes	No	Yes	No

H. Are you a co-maker or endorser on a note?	Yes	No	Yes	No
I. Are you a U.S. Citizen?	Yes	No	Yes	No
J. Are you a permanent resident alien?	Yes	No	Yes	No
K. Do you intend to occupy the mortgaged property as your primary residence?	Yes	No	Yes	No
Explanations for any questions above: - attach separate page.				

ACKNOWLEDGMENT AND AGREEMENT

The undersigned specifically acknowledges and agrees that (1) the loan requested by this application will be secured by a first (or second) position mortgage lien on the property described herein; (2) the property will not be used for any illegal or prohibited purpose or use; (3) all statements made in this application are made for the purpose of obtaining the loan indicated herein; (4) occupation of the property will be as indicated above; (5) verification or reverification of any information contained in the application may be made at any time by the Lender, its agents, successors and assigns, either directly or through a credit reporting agency, from any source named in this application, and the original copy of this application will be retained by the Lender, even if the loan is not approved; (6) the Lender, its agents, successors and assigns will rely on the information contained in the application and I/we have a continuing obligation to amend and/or supplement the information provided in this application if any of the material facts which I/we have represented herein should change prior to closing; (7) in the event my/our payments on the loan indicated in this application become delinquent, the Lender, its agents, successors and assigns, may in addition to all their other rights and remedies, report my/our name(s) and account information to a credit reporting agency; (8) ownership of the loan may be transferred to successor or assign of the Lender without notice to me and/or the administration of the loan account may be transferred to an agent, successor or assign of the Lender with prior notice to me; (9) the Lender, its agents, successors and assigns make no representations or warranties, express or implied, to the Borrower(s) regarding the property, the condition of the property, or the value of the property.

Certification: I/We certify that the information provided in this application is true and correct as of the date set forth opposite my/our signature(s) on this application and acknowledge my/our understanding that any intentional or negligent misrepresentation(s) of the information contained in this application may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq. and liability for monetary damages to the Lender, its agents, successors and assigns, insurers and any other person who may suffer any loss due to reliance upon any misrepresentation which I/we have made on this application.

Borrower's Signature _____

Date _____

Co-Borrower's Signature _____

Date _____

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling. In order to monitor the Lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender may neither discriminate on the basis of this information, nor on whether you choose to furnish it. However, if you choose not to furnish it, under federal regulations this Lender is required to note race and sex on the basis of visual observation or surname. If you do not wish to furnish the above information, please check the box below.

Applicant:

☐ I do not wish to furnish this information.

Race or national origin: ☐ American Indian, Alaskan Native
☐ Asian, Pacific Islander
☐ Black
☐ Hispanic
☐ White
☐ Other (specify) _____

Sex: ☐ Male ☐ Female

Co-Applicant:

☐ I do not wish to furnish this information

Race or national origin: ☐ American Indian, Alaskan Native
☐ Asian, Pacific Islander
☐ Black
☐ Hispanic
☐ White
☐ Other (specify) _____

Sex: ☐ Male ☐ Female

ATTACH COPY OF LATEST FEDERAL INCOME TAX RETURN AND DEED TO PROPERTY